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APRIL, MAY, JUNE, 1991

Official Publication of the

Official Publication of the Paper Money Collectors of Michigan

VOLUME XXVI, NUMBER 2





OFFICIAL PUBLICATION OF THE PAPER MONEY COLLECTORS OF MICHIGAN

VOLUKE XXVI

APRIL-JUNE, 1991

	TREASURER'S REPORT PRESIDENT'S REPORT EDITOR'S NOTE FRN EXCHANGE LIST BEP REPORT OF NOTES PRINTED FREE CLASSIFIED			
		1990-1991 OFFICERS OF THE PMCM AND MAILING ADDRESSES		
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EDITOR'S NOTES:

Greetings from a rapidly thawing N'Central Wisconsin. This edition should reach you well in advance of the Memphis Paper Money show. As I stated in the last edition, I hope to meet a lot of you there and get your input relative to what you want to see in the Ragpicker. So far I am getting feedback that indicates that there 's a lot of interest in small size FRN's. Elsewhere in this edition is a memorial to Leonard Bennett, leader in our hobby with respect to FRN's. James R. Hatch, whose first ad appears on our back cover this quarter has taken over Mr. Bennetts inventory and I'm working on him to supply us with business. article on small size FRN collecting. One of the problems brought to my attention by Mr. Hatch is that no longer are FRN's sent to the region they are printed for...an odd procedure, because the next question that comes to mind is why bother to print for multiple districts if you're going to distribute randomly???

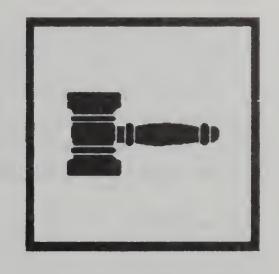
The Michigan State Show and the St. Louis Show are now history and its pretty warm in Wisconsin. I still hope to get this to you before the Memphis Show, but it will be a little tight...wish me luck.

William Brandimore, Editor

PRESIDENT'S MESSAGE



We are in receipt of \$622.20, our final payment from the MSNS Treasury for our efforts in cohosting the 1989 Fall show at Dearborn. All of the members who worked at that show can now see the benefits of their endeavors. Florence Schook deserves special praise as she is one member of our club, in particular, who put forth



a great many hours to see that the MSNS show ran smoothly. Of course this is something Florence has done year in and year out where the MSNS show is concerned.

Grand Rapids this year on May 3, 4 and 5. Many of the dealers had anticipated a very slow show due to the location and our current recession. We were all pleasantly surprised, however, to do a lot of business. Collectors turned out in good numbers despite the poor economy, although the numbers just don't compare with our Fall show in Dearborn. This was the case even with the good job of advertising that was done for the show. For this reason the MSNS Board is working on the idea of changing the requirement that dealers attend the Spring Show in order to get a table at the Fall Dearborn Show. Consideration is also being given to a two day show in the Spring rather than the current three day format. Everyone will be informed of the changes if and when they are formalized by the MSNS Board of Governors.

Our PMCM meeting was held on Saturday afternoon, May 4th, at 2:00 PM...our regular "show" meeting time. We were informed that the club will get the opportunity to co-host the 1994 Fall show in Dearborn along with the Downriver Coin Club. This is a tremendous boost, financially speaking, for our club. So, plan on putting forth some extra effort as we will need plenty of workers to handle all the jobs necessary to put on this terrific show.

Attending the meeting was a lady by the name of Harriet Nordhof(now Vanderbosh) who was instrumental in getting our club started in April of 1965. She is a very pleasant person and related many tales of fellowship when the club was smaller and all the members knew each other well. One tale she told was about a bet she made

with Jim Frans, that she could name the next 50 people who got off the elevator at one of the shows. She won by naming the next 62 people who got off the evevator!!! A marvelous feat for anyone, but that also shows how good her memory was, as well as the vast number of people she knew attending those state shows.

The exhibits this Spring were all very nice and were as follows: Fractional Currency of the 1st, 2nd, and 4th issues by Tom Pelton who was voted as the best of show winner and received \$20 in cash. The five entrants were Joe Mikolajczyk (FRN's), John Nammensma (Silver Certificate Star Notes of Hawaii and North Africa), Nathan Smits, an up and coming junior who exhibited notes on the civil war era, and one last exhibit on the Kalamazoo National Banks. The other competing exhibitors received various books, mostly relating to paper money. These were given out in place of plaques this year and equalled approximately \$20 in Keep this in mind for future shows. competing exhibitors will receive a prize rather than just the one award we have been giving out for Best of The cost to the club is not that much more than buying the big clock we have been awarding and everyone will receive something. We hope this will stimulate more interest in exhibiting. If anyone has books they'd like to donate for future prizes let me know at future shows.

I have, in addition to the MSNS show, also just returned from the Central States show in St. Louis They always have a good show and it draws more national dealers. With the recession some of these guys are having real cash flow problems, causing them to sell at lower prices. This has been depressing the market. I attended two auctions in St. Louis and Paper money prices were strong overall as compared to coins. Some obsoletes from Michigan sold for \$200 to \$550 and there were some First Charter Nationals that sold for up to \$900, plus the juice! With prices like this you can see that paper money is KING right now. So long for now and happy collecting.

CLOSING DATES FOR COPY AND ADS -- The 15th of January, April, July and October. Address Mail to the EDITOR.

1991 membership dues, if not paid, are due now. Please remit promptly and directly all dues and business correspondence concerning PMCM to: Robert Thiel, PO Box 163, Victor NY 14565.

ADVERTISING	1 ISSUE	4 ISSUES
BACK COVER	\$30.00	\$27.00 EACH
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FULL PAGE	22.50	20.00 "
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1/4 PAGE	6.50	5.00 "
1/8 Page	3.50	2.75 "

TREASURER'S REPORT ROBERT THIEL #1686

March 22, 1991 Fidelity Investments 361.356 shares @ \$23.54

	Market Value					
\$8,506.32						
Savings Account Ba	alance 1-11-91	1,163.68				
Dues		129.00				
Balance from 1989 MSNS	Show	622.20				
Jan-Mar Rag Picker		500.00				
MSNS Dues		10.00				
Stamps		10.45				
25th Anniversary Cards	3	29.55				
Balance on April 10, 1	1991					
Rochester Community Sa	avings Bank					
Victor, NY		1377.36				
NEW MEMBERS						
John J.O'Hare	Buffalo, NY	2265				
Bob Cochran	Florissant, MO	2266				
Richard Van Kirk	Hamilton Twshp,	NJ 2267				
Wayne K Homren	Pittsburgh PA	2268				
Dr. Nelson Aspen (Sponsor)						
Terry Cox	Idaho Springs CC	2269				
Wm. Brandimore (Sponso	or)					
Paul Katzman	Southfield MI	2270				
Wm. Brandimore (Sponso	or)					
Thelma D Terreson	Pascagoula MS	1504				
(re-instated)						
•						

CLUB NOTES: The Currency Club of Chester County sends me their bulletins...how about the rest of the clubs out there??? They are enjoying programs at each and every meeting...the heart of a good club meeting. If it weren't for adult show and tell I woudln't have any fun at all. The club is also looking forward to the Memphis show as well as GSNA June 28-30; GENA and CCCC Sept. 27-29 at the Cherry Hill Inn; MANA Oct. 16-18 in Meyerstown PA as well as a picnic Friday, August 2, 1991 near Exton, PA. They also are treated, in their newsletter, to such rare humor such as: "Tuscaloosa, The last thing an elephant wants to hear from an Italian Dentist." How do you like that one, Wally?

HANDSIGNED FRACTIONAL CURRENCY BY TERRY COX

If there was a proving ground for U.S. paper money, it was fractional currency. Most collectors are satisfied with a modest type collection, but specialists rejoice in the life-long search for hundreds upon hundreds of varities. With all these varities to choose from, some of the most appealing are the handsigned notes of the Third Issue (1864 to 1869).

RED BACKs ONLY With only a unique exception (a 10 cent green back Washington) all handsigned notes have red backs. However, not all red backs were handsigned.

IDENTIFYING HANDSIGNED NOTES Treasurers, registers, and assistants signed all notes in fountain pen ink. Whether faded by time or originally colored, virtually all handsigned signatures show a brownish tint. There is normally a noticeable contrast between the brown and the jet black ink of the regular printing. Engraved signatures show a uniform color while actual signatures always show variations of light and heavy hand pressure. Additionally, since two people signed each note, there is always wide variation in the color and touch of the

two signatures. Moreover, the words "Register" and "Treasurer," if present, were hand-printed. If there is still doubt, flip the note over. On most notes, the fountain pen ink will have soaked through the paper and show up on the back.

SIGNATURE UNIFORMITY Although Spinner, Colby, Allison, Jeffries, and New personally signed some notes, they certainly had assistants who copied their signatures. Obviously, we can see variation from note to note. All told, Spinner's wonderful vanity signature seems remarkably uniform, possibly because it took more effort to reproduce. Colby's signature shows less personality and consequently more variation. Jeffries hand is quite tenative and much of the time looks like he misspelled his own name.

VARITIES If you love tedious arguments, ask a "splitter" and a "lumper" to agree on the number of fractional currency varities. If we confined them just to handsigned red backs, a "lumper" would say there are about 11 or 12 major variations. A "splitter" wouldn't even slow down until he got into the range of 75 or so. My vote is 25, but regardless of where we split hairs, we find handsigned red backs in four designs spread among three denominations: 10 cent Washington, 15 cent Grant/Sherman specimen,

50 cent Spinner, and 50 cent Justice.

RARITY Overall, I'm guessing that green back notes are twice as common as red backs. Oddly, it seems that about half of the red backs that survive are handsigned. Among the 10 cent red backs, probably more than half are handsigned. Although we don't know the original ratio of handsigned to engraved signatures, it seems that the survival rate for handsigned notes is far too high. I think condition tells us why.

CONDITION Whenever you see hand signed fractionals, chances are they will be in top condition (AU or better.) In fact, it's hard to find circulated notes. I suspect ordinary people considered them as curiosities and saved them much the same way that modern families save \$2 bills. Hence the good conditions and high survival rates.









Even though we typically find handsigned notes in top conditions, possibly a quarter to a half of them show ink deterioration in the signature. The problem usually shows as a cracking in the paper around the heavier ink flourishes. It's particularly common in Spinner's heavy-handed signature where you'll often see whole pieces of paper missing. The reason is that the fountain pen ink was slightly acidic and has dissolved the paper fibers over 125 years. Unless neutralized, the action will continue and will always be worse in the more humid parts of our country.

DATING Although Third Issue notes were printed from Dec. 5, 1864 to August 16, 1869, officials signed red back notes for many years. Comparing dates of office with note issuance, we see that John New had to have signed six year old notes in order to get fractional collectors to notice him.

REGISTER

TREASURER

SHARED OFFICE

S.B. Colby F.E. Spinner Aug. 11, 1864-Sept. 21, 1867 N.L. Jeffries F.E. Spinner Oct. 5, 1867-Mar 5, 1869 John Allison F.E. Spinner Apr 3, 1869-Jun 30, 1875 John Allison John C. New Jun 30, 1875-Jul 1, 1876

William Rosecrans stretched even further because he didn't come to office until 1885, sixteen years after the Third Issue was retired. Nonetheless he managed to find and sign at least two Spinner 50 cent notes that Spinner had partially completed.

Book Review by Jerome H Remick 1991 Catalog on Specialized Issues of World Paper Money.

The sixth edition of "THE STANDARD CATALOG OF WORLD PAPER MONEY, VOLUME I SPECIALIZED ISSUES" by Albert Pick and edited by Colin R. Bruce II and Neil Shafer was released in March 1991 by the publisher: Krause Publications, 700 East State Street, Iola, WI 54990. The catalogue is available from the publisher at \$55, plus \$2.50 handling charges for U.S. residents and \$5 for those living elsewhere.

The 1008 page catalogue is printed on 8 $1/2 \times 11$ inch pages and is bound with a hard cover.

This volume covers notes issued over the last 300 years by various early provincial and state level governments as well as numerous issues sponsored by banks and regional and military authorities.

A section of 30 pages is devoted to United States Continental currency and to State Currency (mostly Civil War and post Civil War issues).

New to this edition are many proofs and specimens printed by the American Bank Note Company which were recently sold at auction or will be sold this year.

Volume II of this catalogue issued in June 1990 at \$49 U.S. plus the same handling charges cited above, catalogues the general issues of currency notes issued by all countries of the world.

FREE CLASSIFIED ADS

Wanted; MARYLAND NATIONAL BANK NOTES. Will pay \$400 and up for any note from Catonsville Ch# 5093. Looking for large size Annapolis and Ellicott city. Aso Baltimore notes. Want any US currency with serial #69, large or small: Willis E Karner Jr. 14 Colgate Ct. Catonsville MD 21228-5336 PMCM # 1452

Wanted: 32 subject 1985 ID sheet. Will trade 32 subject 1985 IC plus \$50.00, or state price. Also need two each \$1 1988 F*, K* when available.Doug Murray PO Box 2, Portage MI 49081 LM#14

I need one each of the 1985 \$5 FRN B*& E*. I will pay extra for them. Write: William F.Reulbach, PO Box 36113, Strongsville, OH 44136-0019 PMCM#195.

Third Annual International Paper Money Convention, Cherry Hill INN September 27-29. Intaglio Plate Printed Card- Hickman Auction. Nelson P Aspen, 420 Owen Rd., West Chester, PA 19380...PMCM #1228 NEED FRN's to complete collection 1969 EC LC BD, 1974 FD, 1977 FA, 1981 JD AD AE AH, 1981A BA BC K*...What do you need? Paul G. Meadows, PO Box 398, Northport, AL 35476...PMCM# 2212

PAY \$3 for CU \$1 1981A LG starting 00 or more 0's, E.J.Wehling, 39-17 Sycamore Dr., Fairlawn, NJ 07410 PMCM 1474

WANTED: \$1.00 Uncut sheets of 4; 1981 DA, 1981A DA, 1988A BA,DA,FA & KA. Single FRN's wanted: 1988 G*, JC&HB for personal collection Joe R. Ramos, 1929 Millis St., Montebello, CA 90640-4533 PMCM 2256

Wanted: 88A \$1FRN with 0 start: AA-AB-BC-CA-DA-EA-EC-FA-FB-FD-FE-GA-GB-GF-HA-HB-HC-IA-JA-KD-LA-LC-LD-G*-H* STILL HELP Ronald L Dobbins 824 Lindendale CT Colombus OH 43204 .. PMCM 2211.

Free to PMCM members. Price lists CSA Bonds-US Coin Birth year type sets-US Postage Stamps-US coins 1 cent to 10 cent- MPC- CU \$1 FRN-Fractional Currency. Edward B Hoffman, PO Box 10791-M, Reno Nev. 89510-0791 PMCM 1109

Wanted: \$1 FRN and Silver Certificates with ending serial #25, crisp unc only. Send list & prices to Allen Camacho, PO Box 716, Glendora, CA 91740 PMCM # 2073

Wanted-1988A ends-AA41(2)-DB91(1)-EA41(1)-EB91(1)-EC41(2)-FF91(2)-GC91(2)-GE41(1)-HA41(2)-KA91(1)-KB41(1)-KC41(1)-LC41(1) Any "C","I"& "J" 41&91 ends. Anthony Costable 227 Palisade ave #2H Yonkers, NY 10703-3113. PMCM 1786.

SELLING block sets of \$1 FRN, 1963 thru 1985. Most blocks available individually. Also uncut sheets, Silver Certs., Large Type notes and Nationals for sale or trade. William Janke, PO Box 305, Lutz FL 33549-0305 PMCM 1466.

FOR SALE: Street Car Tickets from the recent ANA Early Spring Convention- 2 1/4"x 5 1/2". four colors (Blue Pink, Yellow, and Gray) for \$1 plus SASE. Frank Clark, PO Box 117060, Carrollton TX 75011 PMCM 2104.

#00000001, #111111111 through 99999999, 12345678, 100,000,000 ands other special serial numbered currency wanted. ship for immediate cash offer or call 218-525-3652 Mike Abramson, PO Box 16105, Duluth MN 55816 PMCM#2215

Huge Free paper money book list: Broken Banks, US Paper, Confederate, C&C, World, Nat'ls etc. SASE appreciated. J. Falater. Box 95, Allen MI 49227

Broken Bank Note Auctions. Common to RARE including unlisted notes, R 7'. Something for everyone. Send \$1 for next 3 auctions. L. Falater, Box 81 Allen MI 49227.

Wanted for My UP Michigan Cities collection: L'anse Lg. or Sm., Wm. Brandimore 1009 Nina, Wausau WI 54401

National Bank Notes bought, sold and traded. Please send me your want list or request a copy of my price list. Wanted S.F. Bay area Nationals!! William Litt PO Box 24244, Los Angeles CA 90024.

WANTED: Temple, TX National Bank Notes. Any condition; write with asking price. Needed for Daughter born in Temple. Also \$5 unc FRN 1928D. David F. Paskausky, 9 Laurel Drive, Groton CT 06340.

WANTED-\$5 FRN-unc 1950A-C*,I*.1950B-DA,I*,E*. 1977A-E*. 1981-I*. 1981A-GB. \$10 FRN 1950B-BF,HA, K*. 1950C-C*,EB,E*. 1950D-C*,E*, H*. 1969A-E*,L*. 1968-E*,JA,J*. Martin Vink, Box 106 South Holland IL 60473

Trade my 1976 \$2 notes and stars from "G" (Chicago District) for other \$2 notes and stars from other districts. Write: Mikolajczyk, 603 Parchmount Ave., Parchment, MI 49004 PMCM # 1767

Wanted: Mismatched Serial #'s, Inverted Third Printings, and Radar Notes. Send for my list: Robert Azpiazu Jr. po box 1565, St Augustine FL 32085 PMCM # 1859.

FOR SALE--\$2 US Notes 1963A star, 33 notes in consecutive order, all in CU. FR# 1514* sell as lot \$225 or \$7.50 each. Paul Del Grosso, PO Box 1801, Troy MI 48083

BEP REPORT

FEBRUARY 1991

\$1	1988A	B12 800 001B B76 800 000B 64,000,000 E64 000 001C E96 000 000C 32,000,000 E00 000 001D E32 000 000D 32,000,000 F89 600 001F F96 000 000F 6,400,000 F00 000 001G F64 000 000G 64,000,000 G57 600 001F G96 000 000F 38,400,000 G00 000 001G G25 600 000G 25,600,000 H64 000 001S H96 000 000C 32,000,000 H00 000 001D H19 200 000D 19,200,000
\$5	1988A	H00 000 001A H51 200 000A 51,200,000 L64 000 001C L76 800 000C 12,800,000
\$10	1988A	B12 800 001C B76 800 000C 64,000,000
\$20	1988A	E51 200 001A E96 000 000A 44,800,000 E00 000 001B E19 200 000B 19,200,000 L70 400 001A L96 000 000A 25,600,000 L00 000 001B L44 800 000B 44,800,000
		STAR NOTES
\$5	1988A	B00 000 001* B03 200 000* 2,688,000
		MARCH 1991
\$1	1988A	B76 800 001B B96 000 000B 19,200,000 B00 000 001C B51 200 000C 51,200,000 E32 000 001D E96 000 000D 64,000,000 E00 000 001E E06 400 000E 6,400,000 F64 000 001G F96 000 000G 32,000,000 F00 000 001H F38 400 000H 38,400,000 G25 600 001G G96 000 000G 70,400,000 K19 200 001C K96 000 000C 76,800,000
Note: Produc	The K19	200 001C group (above) is a Fort Worth
\$5	1988A	B38 400 001A B70 400 000A 32,600,000 J00 000 001A J38 400 000A 38,400,000

\$10	1988A	D00	000	001A	D51 200	000A	51,200,000
\$20	1988A	B00 E19 L44	000 200 800	001C 001B 001B	B51 200 E89 600 L96 000	000B	51,200,000 70,400,000 51,200,000
		STAR NOTES					
\$10	1988A	D00	000	001*	D03 200	000*	76,000
		APRIL 1991					
\$1	1988A	B51 B00 E06	200 000 400	001C 001D 001E	B96 000 B25 600 E12 800	000D	44,800,000 25,600,000 6,400,000
		F38 F00 G00 I00 K00	400 000 000 000 000		F96 000 F12 800 G44 800 I51 200 K96 000	1000 C H000 C A000 C	57,600,000 12,800,000 44,800,000 51,200,000 96,000,000*
		K00	000	001E	K06 400	000E	6,400,000*
\$5	1988A	B70 B00	400 000	001A 001B	B96 00 B44 80		25,600,000 44,800,000
\$10	1988A	F51 J25	200 600	001A 001A	F96 00 J51 20		44,800,000 25,600,000
\$20	1988A	B51 B00 E89 E00 G44 L19	200 000 600 000 800 200	001C	B96 00 B25 60 E96 00 E64 00 G89 60 L89 60	0 000D 0 000B 0 000C 0 000C	44,800,000 25,600,000 6,400,000 64,000,000 44,800,000 70,400,000
\$1	1988A	100	000	001*	103 20	0 000*	2,560,000
\$20 1		В03	200	001*	B06 40	0 000*	102,400
Thanks to Doug Murray for providing these statistics. *=Fort Worth							

*=Fort Worth

WANTED - CU \$1 FRN'S 1988-A

Need 1 pack of 100 notes from the following Districts: A, C, D, E, H, I, J, L.

Also need 1 pack each of these star notes:

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1963	L-*	\$8.00	1981	L-*	\$ 7.00
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We will buy outright at these prices or allow generous trade on our 1963-1981 \$1 FRN blocks.

DEAN OAKES CURRENCY
BOX 1456
IOWA CITY, IA 52244

IN MEMORIUM OF LEONARD BENNETT

Leonard Bennett passed away last year on Thursday, October 4, 1990 of Cancer. His passing leaves a considerable void, as he was one of the last of the FRN authorities.

His hard work over the years, elevated not only his knowledge but all of ours. His six catalogs helped us all, as they were much more than mere calatogs. Since taking over his business, I know from all the responses I have received that he was considered by all as a true gentleman, a leader, a resource and an inspiration to us all. I know that you, as well as I,

will miss him and his contributions to our FRN paper

James R. Hatch, Londenderry, NH

money hobby.

FEDERAL RESERVE NOTE EXCHANGE LIST

CHAIRMAN; B. Joseph Mikolajczyk 603 Parchmount Ave. Parchment, MI 49004

This exchange list is open to all paid-up members who would care to help fellow members, as well as themselves exchange current FRN's. If you would like your name added write to me at the above address. DON'T WRITE TO EDITOR as it adds to his work and delays your request.

The following PMCM members will exchange current FRN's they have available with other members at face value, plus SASE.

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C/O WBT PO Box 209, Georgetown CT 06829

James R. Hatch (\$1)

PO Box 978, Londonderry, NH 03053

DISTRICT B - NEW YORK Robert Thiel Larry Sterling Richard C. Schulman

PO Box 163, Victor NY 14564
PO Box 4098, River Edge, NJ 07661
8 Talbot Lane, Smithtown, NY 11787

DISTRICT C - PHILADELPHIA

Albert K. Dole Patricia A. Glover 330 W 5th ST, Lewistown, PA 17044 PO Box 8941, Trenton, NJ 08650-0941

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R#1, Wabash Ave, Morgan, PA 15064 5825 Terrace Park Dr, Dayton, OH 45429

Joseph T. Sobeck

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PO Box 12521, Roanoke, VA 24026 PO Box 725, Sparta, NC 28675 PO Box 59202, Washington, D.C. 20012-9202

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Lawrence

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2406 Summerfield, Winter Park, FL 32792

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McDonnell Tower, Apt. #205, 24400 Civic Center Dr, Southfield, MI 48034

Thomas M. Flynn
B. Joseph Mikolajczyk
(\$1-2-5)

East 12th ST, Dubuque, IA 52001 609 Parchmount, Parchment MI 49004

DISTRICT H - ST. LOUIS Michael A. Crabb Jr. (\$1-5)

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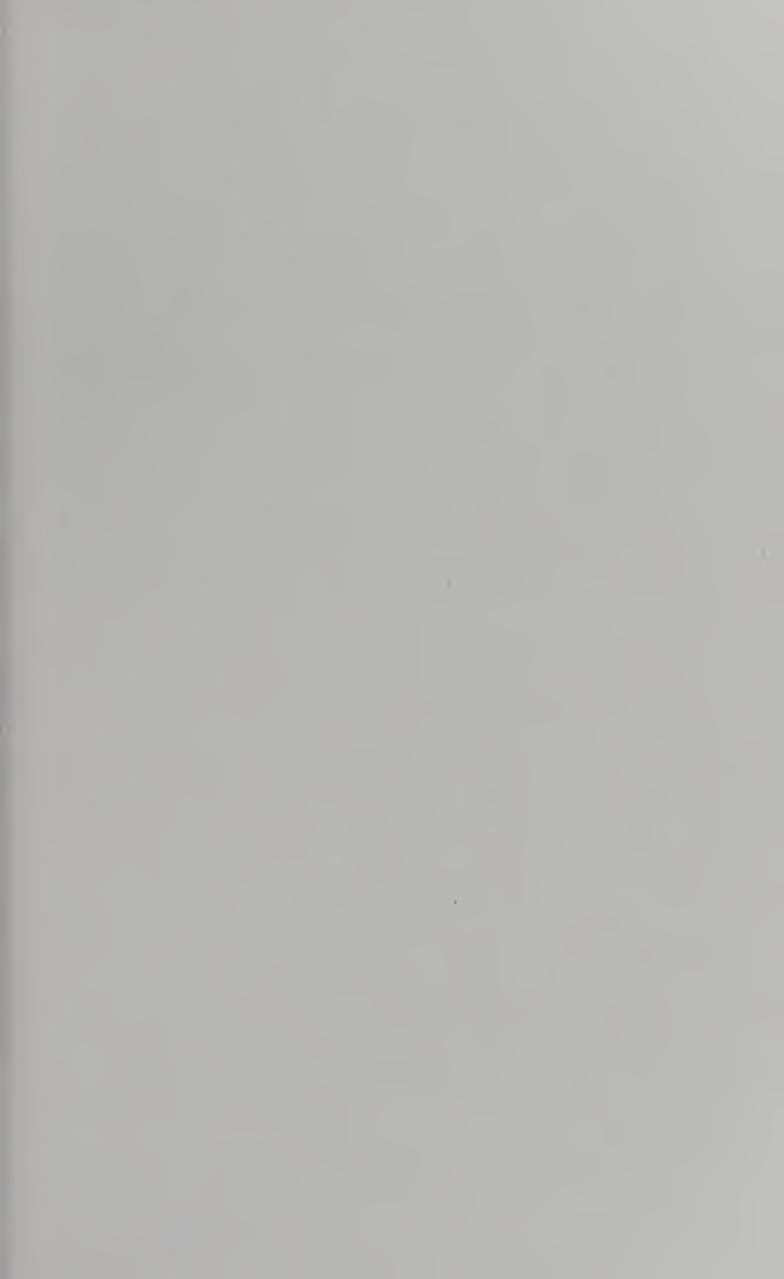
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